

INSTRUCTIONS FOR THE ELECTRONIC PAYMENT AUTHORIZATION FORM

NO MORE CHECKS

Utah is not immune to national trends of check abuse and identity theft. Stories about the devastation caused by these crimes to the lives of law-abiding citizens often appear on our local evening newscasts.

The state of Utah is eliminating paper checks for unemployment insurance payments. The Department of Workforce Services is pleased to offer two secure electronic payment methods to Utah claimants—Direct Deposit or the new EPPICard MasterCard debit card. The preferred payment method is Direct Deposit. Electronic payment methods have these advantages:

- No need to cash or deposit a check; no check cashing fees.
- Payment cannot be lost in the mail.
- No paper check that can be lost, stolen or damaged.
- Check forgery is eliminated.

SELECT YOUR OWN PAYMENT METHOD by completing these steps:

1. Check the payment option you desire.
2. Provide the required information.
3. Sign the form.
4. Return the completed form.

This form must be returned within 10 days. If you do not return the signed, completed form selecting your payment method you may receive one or two payments on the Utah EPPICard MasterCard. However, your payments will then cease until the form is returned.

Direct Deposit—With this preferred payment method, unemployment insurance payments are deposited directly into your own checking or savings account. You can use these funds the way you use any other money in your account. Return this form immediately to ensure that your first payment is deposited into your existing personal account!

Utah EPPICard MasterCard—This option is provided primarily for those claimants who have no existing banking relationship. With the card, your unemployment insurance payments are deposited into a special account created for you by the card issuer. No credit check or bank account is required. Activate your card by calling the toll free number on the back of the card. Use the funds in your account by making purchases or withdrawing cash using the card. The Utah EPPICard MasterCard is indistinguishable from other bankcards and is accepted everywhere MasterCard debit cards are accepted. Cardholder help is available 24 hours per day, every day of the year at the toll free Utah Customer Service Help Line at **800-241-9499**. You can also get information concerning your account at www.EPPICard.com/UT

To get cash using your card: **ATM**—a **transaction fee** of \$.85 is charged per ATM cash withdrawal and \$.50 per balance inquiry. Some ATMs also surcharge. **Stores that accept MasterCard**—**No fee** is charged if you get cash back on a sales transaction at a store. **Banks or Credit Unions**—**No fee** is charged if you obtain cash at the teller window of a bank or credit union that displays the MasterCard logo.

Card use is free if you do not use an ATM to withdraw money or make a balance inquiry.

For questions about your benefits or to change your address, please call a Utah Unemployment Insurance Claims Center telephone number listed in your Claimant Guide.